

PENN TREATY AMERICAN CORP  
Form 8-K  
August 20, 2003

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported): **August 11, 2003**

**Penn Treaty American Corporation**

(Exact name of registrant as specified in its charter)

**Pennsylvania**  
(State or other jurisdiction  
of incorporation)

**0-15972**  
(Commission  
File Number)

**23-1664166**  
(IRS Employer  
Identification No.)

**3440 Lehigh Street**  
**Allentown, Pennsylvania 18103**  
(Address of principal executive offices) (Zip Code)

**(610) 965-2222**  
(Registrant's telephone number, including area code)

**Not Applicable**  
(Former name or former address, if changed since last report)

Item 7. Financial Statements and Exhibits.

(c) Exhibits.

99.1 Press Release of Penn Treaty American Corporation dated August 11, 2003.

Item 12. Results of Operations and Financial Condition.

The following information is being provided under Item 12.

On August 11, 2003, Penn Treaty American Corporation (the Company ) announced its results of operations for the second quarter of 2003. The Company issued a press release, dated August 11, 2003, which is furnished as an exhibit hereto.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PENN TREATY AMERICAN CORPORATION

August 19, 2003

By: /s/ Cameron B. Waite  
Cameron B. Waite  
Chief Financial Officer

**EXHIBIT INDEX**

| <b>Number</b> | <b>Exhibit</b>   |
|---------------|--|
| 99.1          | Press Release of Penn Treaty American Corporation dated August 11, 2003. |